

Information to identify the case:

Debtor 1	<u>Stephen Charles Martinec Jr.</u>	Social Security number or ITIN	xxx-xx-9949
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Christine Rose Martinec</u>	Social Security number or ITIN	xxx-xx-8816
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-10123-TPA			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Stephen Charles Martinec Jr.

Christine Rose Martinec

4/19/22

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Stephen Charles Martinec, Jr.
Christine Rose Martinec
Debtors

Case No. 18-10123-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

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Date Rcvd: Apr 19, 2022

Form ID: 3180W

Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 21, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Stephen Charles Martinec, Jr., Christine Rose Martinec, 2257 Election House Road, Cochran, PA 16314-5133
14861061	+ Home Depot Loan Services, c/o Greensky, LLC, PO Box 530584, Atlanta, GA 30353-0584
14774102	+ Home Point Financial Company, 4894 Greenville Avenue, Dallas, TX 75206-4120
14778527	+ Home Point Financial Corporation, c/o D. Anthony Sottile, Authorized Agent, 394 Wards Corner Road, Suite 180, Loveland, OH 45140-8362
14774104	Kohls / Capital One, N56 West 17000 Ridgewood Drive, Menomonee Falls, WI 53051
14774116	+ Synovusbk / Thdloansrvcs, 1797 North East Expressway NE, Brookhaven, GA 30329-7803
14774117	+ Weltman Weinberg & Reis Co., LPA, 436 7th Avenue, Suite 2500, Pittsburgh, PA 15219-1842

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Apr 20 2022 03:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 19 2022 23:32:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Apr 20 2022 03:33:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 19 2022 23:32:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: bncmail@w-legal.com	Apr 19 2022 23:32:00	Synchrony Bank, c/o Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132
14774095	EDI: CAPITALONE.COM	Apr 20 2022 03:33:00	Capital One, 15000 Capital One Drive, Richmond, VA 23238
14775543	Email/Text: Bankruptcy.RI@Citizensbank.com	Apr 19 2022 23:32:00	Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915
14799517	Email/PDF: bncnotices@becket-lee.com	Apr 19 2022 23:34:04	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14774097	+ EDI: CITICORP.COM	Apr 20 2022 03:33:00	Citibank Sd NA, Attn: Centralized Bankruptcy, PO Box 790034, Saint Louis, MO 63179-0034
14774098	+ Email/Text: Bankruptcy.RI@Citizensbank.com	Apr 19 2022 23:32:00	Citizens Bank, 1000 Lafayette Boulevard, Bridgeport, CT 06604-4725
14774099	+ EDI: WFNNB.COM		

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		Apr 20 2022 03:33:00	Comenity Bank / Bonton, Po Box 182789, Columbus, OH 43218-2789
14774100	+ EDI: WFNNB.COM		
		Apr 20 2022 03:33:00	Comenity Bank / Peebles, Po Box 182789, Columbus, OH 43218-2789
14819083	+ EDI: WFNNB.COM		
		Apr 20 2022 03:33:00	Comenity Capital Bank/Paypal Credit, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
14774101	EDI: DISCOVER.COM		
		Apr 20 2022 03:33:00	Discover Financial Services LLC, Po Box 15316, Wilmington, DE 19850
14777876	EDI: DISCOVER.COM		
		Apr 20 2022 03:33:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14819795	Email/Text: bankruptcy@homepointfinancial.com		
		Apr 19 2022 23:32:00	Home Point Financial Corporation, 11511 Luna Road, Suite 300, Farmers Branch, TX 75234
14774096	EDI: JPMORGANCHASE		
		Apr 20 2022 03:33:00	Chase Card, Po Box 15298, Wilmington, DE 19850
14774103	+ Email/Text: bknotificationdistribution@jhcapiatgroup.com		
		Apr 19 2022 23:32:00	Jh Portfolio Debt Equities, 5757 Phantom Drive, Suite 225, Hazelwood, MO 63042-2429
14786187	+ Email/Text: bankruptcydpt@mcmcg.com		
		Apr 19 2022 23:32:00	MIDLAND FUNDING LLC, PO BOX 2011, Warren MI 48090-2011
15404380	+ EDI: AISMIDFIRST		
		Apr 20 2022 03:33:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
14774106	Email/Text: Bankruptcy.Notices@pnc.com		
		Apr 19 2022 23:32:00	Pnc Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222
14774107	EDI: PRA.COM		
		Apr 20 2022 03:33:00	Portfolio Recovery Associates, 120 Corporate Boulevard, Suite 1, Norfolk, VA 23502
14790645	EDI: PRA.COM		
		Apr 20 2022 03:33:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14774747	+ EDI: RECOVERYCORP.COM		
		Apr 20 2022 03:33:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14807377	+ Email/Text: bankruptcyntices@psecu.com		
		Apr 19 2022 23:32:00	PSECU, Po Box 67013, Harrisburg, PA 17106-7013
14774105	+ Email/Text: bankruptcyntices@psecu.com		
		Apr 19 2022 23:32:00	Pa State Employees Credit Union, 1500 Elmerton Avenue, Harrisburg, PA 17110-2990
14806707	EDI: Q3G.COM		
		Apr 20 2022 03:33:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14951999	+ Email/Text: bncmail@w-legal.com		
		Apr 19 2022 23:32:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
14774108	+ EDI: RMSC.COM		
		Apr 20 2022 03:33:00	Syncb / Amazon, Po Box 965015, Orlando, FL 32896-5015
14774109	+ EDI: RMSC.COM		
		Apr 20 2022 03:33:00	Syncb / American Eagle, Po Box 965005, Orlando, FL 32896-5005
14774110	+ EDI: RMSC.COM		
		Apr 20 2022 03:33:00	Syncb / BP Dc, Po Box 965024, Orlando, FL 32896-5024
14774111	+ EDI: RMSC.COM		
		Apr 20 2022 03:33:00	Syncb / JCPenney, Po Box 965007, Orlando, FL 32896-5007
14774112	+ EDI: RMSC.COM		
		Apr 20 2022 03:33:00	Syncb / Sams Club Dc, Po Box 965005, Orlando, FL 32896-5005
14774113	+ EDI: RMSC.COM		
		Apr 20 2022 03:33:00	Syncb / Walmart Dc, Po Box 965024, Orlando, FL 32896-5024

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14774114 + EDI: RMSC.COM

Apr 20 2022 03:33:00

Synch Home, Po Box 965036, Orlando, FL
32896-5036

14774115 + EDI: RMSC.COM

Apr 20 2022 03:33:00

Synchrony Bank, 950 Forrer Boulevard, Kettering,
OH 45420-1469

TOTAL: 36

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		MIDFIRST BANK
cr	*P++	HOME POINT FINANCIAL CORPORATION, 11511 LUNA ROAD, 2ND AND 3RD FLOOR, FARMERS BRANCH TX 75234-6451, address filed with court., Home Point Financial Corporation, 11511 Luna Road, Suite 300, Farmers Branch, TX 75234
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 21, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 19, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor MIDFIRST BANK bnicholas@kmlawgroup.com
Charles Griffin Wohlrab	on behalf of Creditor Home Point Financial Corporation cwohrlab@raslg.com
Daniel P. Foster	on behalf of Debtor Stephen Charles Martinec Jr. dan@mrdebtbuster.com, katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Joint Debtor Christine Rose Martinec dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Jerome B. Blank	on behalf of Creditor Home Point Financial Corporation pawb@fedphe.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Sindi Mncina	on behalf of Creditor Home Point Financial Corporation smncina@rascrane.com
Thomas Song	on behalf of Creditor Home Point Financial Corporation pawb@fedphe.com

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